HOUSING MARKET INFORMATION

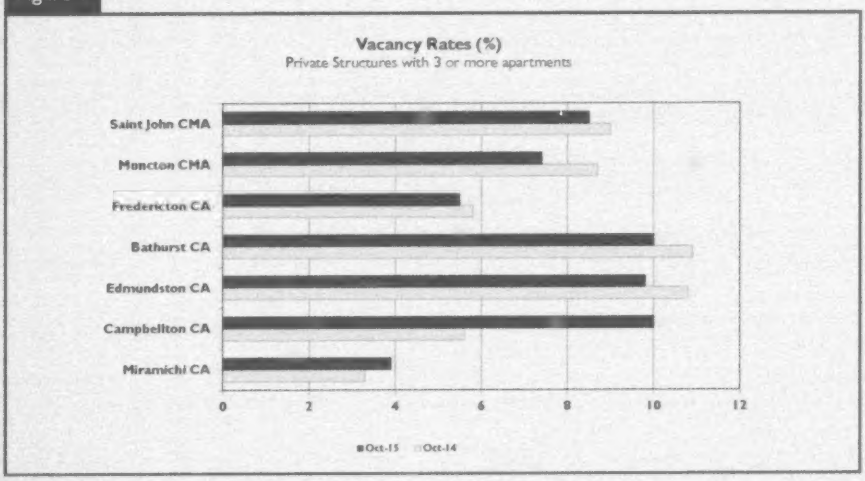
RENTAL MARKET REPORT

New Brunswick Highlights*

CANADA MORTGAGE AND HOUSING CORPORATION

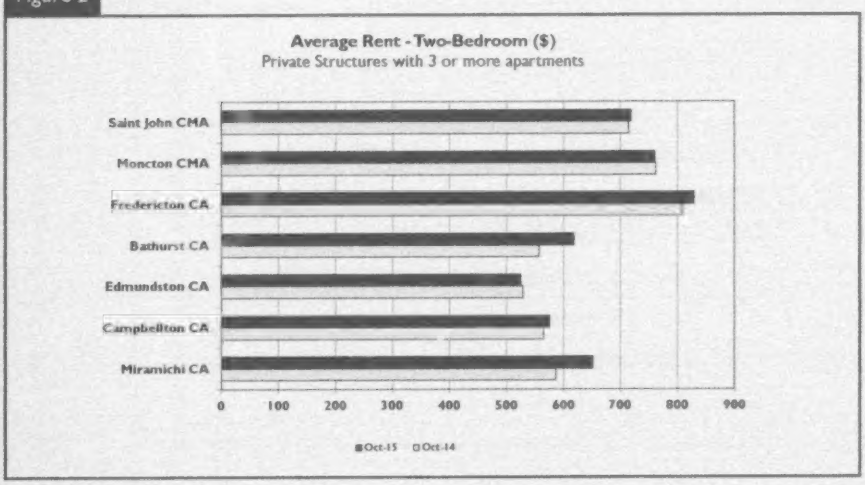
Date Released: Fall 2015

Figure 1



Source: CMHC Rental Market Survey

Figure 2



Source: CMHC Rental Market Survey

*Urban centres with a population of 10,000 + are included in the survey. Detailed reports are available for CMAs.

Vacancy Decline in Moncton Helps Lower Overall Provincial Vacancy

- The overall vacancy rate for New Brunswick's urban centres decreased to 7.4 per cent this year from 8.0 per cent recorded in October 2014.
- The vacancy rate for individual centres ranged between 3.9 per cent in Miramichi and 10.0 per cent in both Bathurst and Campbellton.
- Provincially, the average rent for a two-bedroom unit was $744 per month.
- Based on structures common to both the 2014 and 2015 surveys, the overall average rent increase was 1.1 per cent.

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Overview – Large Urban Centres

Results from Canada Mortgage and Housing Corporation's (CMHC) 2015 Fall Rental Market Survey[1] revealed a decrease in overall vacancy rate[2] from 8.0 per cent in October 2014 to 7.4 per cent in October 2015. The decline was partially due to a drop Moncton's vacancy rate, which declined from 8.7 per cent to 7.4 per cent this year. Fredericton posted the lowest vacancy rate at 5.5 per cent while the vacancy rate recorded in Moncton and Saint John were 7.4 and 8.5 per cent, respectively.

The drop in Moncton's vacancy rate indicates that increases in supply were outpaced by growth in rental demand from population and part-time employment growth.[3] According to Statistics Canada, Moncton's population (15 and over) increased by 1.3 per cent from October 2014 to October 2015. Total employment also climbed by 6.4 per cent during the same time frame.

New Brunswick's total rental universe is comprised of 32,018 units, a 544 unit increase from October 2014 figures. Moncton represents the largest segment, with 35.6 per cent of the market at 11,404 units. Saint John is the next largest market with 8,741 units, followed by Fredericton at 7,499 rental units.

Rental construction in Greater Moncton has been averaging over 400 starts annually since 2010. This year, however, there has been a pullback in construction activity, with only 107 apartment starts through the end of September. There were 43 apartment completions in Moncton this year between January and June, down from 162 completions during the same period in 2014. This helped to push current vacancy down to 7.4 per cent, a decline from 8.7 per cent as of October 2014.

There were no apartment completions in the first two quarters of 2015 in Saint John, while Fredericton recorded 51 completions during this period. Vacancy rates remained statistically unchanged in both Saint John and Fredericton this year, in comparison to 2014 figures, at 8.5 per cent and 5.5 per cent, respectively.

Among the three major urban centres[4] in the province, Fredericton posted the highest average two-bedroom rent at $829 per month. The average rent in both Moncton and Saint John were $760 and $718 per month, respectively.

The average availability rate[5] in the province stood at 7.8 per cent this fall, a decline from 8.6 per cent recorded in October 2014. The availability rate in Fredericton was significantly lower than the provincial average at 6.1 per cent, while the availability rates in Moncton and Saint John decreased from last year's figures, falling to 7.9 per cent and 8.7 per cent, respectively.

Overview – Small Urban Centres

As of October 2015, Miramichi was the only small urban centre with a vacancy rate below the provincial average at 3.9 per cent. Bathurst and Edmundston recorded higher vacancy figures at 10.0 per cent and 9.8 per cent, respectively, while Campbellton recorded an increase in vacancy, rising to 10.0 per cent from 5.6 per cent in 2014.

Of the smaller urban centres, Miramichi recorded the highest average two-bedroom rent at $652. Average rent in Bathurst was $618, while average rent in Campbellton and Edmundston were the lowest in the province at $576 and $525, respectively.

Same Sample Rents – New Brunswick Urban Centres

Average rent for a two-bedroom unit in New Brunswick's urban centres, based on structures common to both the 2014 and 2015 surveys[6], increased by 1.1 per cent. In New Brunswick's large urban centres, increased construction in recent years has pushed up supply levels, which in turn has created downward pressure on rents.

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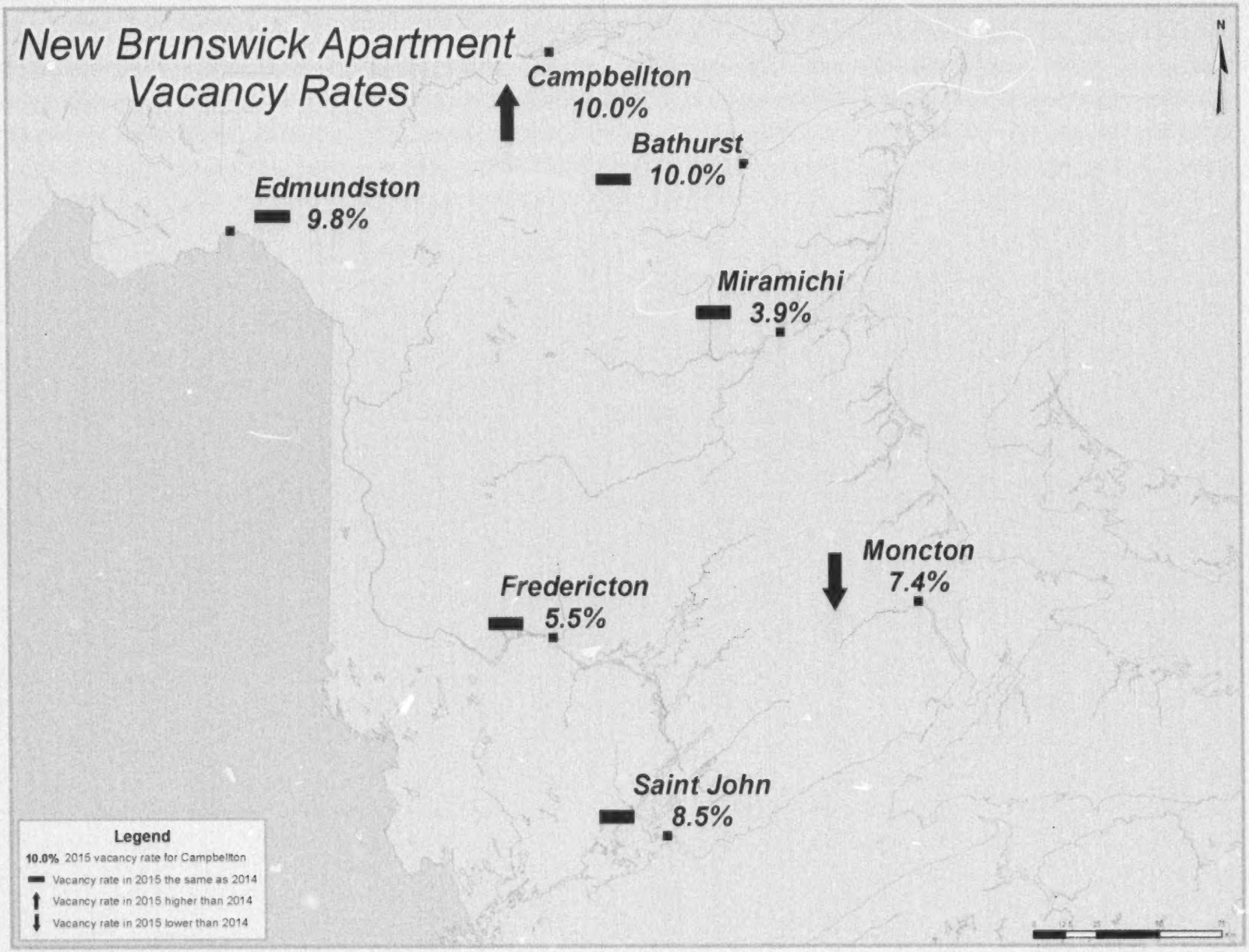
[1] Due to seasonal factors, the results of the October 2015 Rental Market Survey are not directly comparable with the results from the April 2015 Rental Market Survey.
[2] The survey is based on privately-initiated rental apartment structures of three or more units.
[3] Labour force, population, and migration data are sourced from Statistics Canada.
[4] Urban centres defined as centres with a population of 10,000 or more.
[5] A rental unit is considered available if the unit is vacant, or the existing tenant has given or received official notice to move and a new tenant has not signed a lease. As the definition of availability includes vacancy, the availability rate will always be equal to or greater than the vacancy rate.
[6] Year-over-year comparisons of average rents can be slightly misleading because rents in newly built structures tend to be higher than in existing buildings. Excluding new structures and focusing on structures existing in both the October 2014 and October 2015 surveys provides a better indication of actual rent increases paid by tenants.


New Brunswick Apartment Vacancy Rates
Campbellton 10.0%
Bathurst 10.0%
Edmundston 9.8%
Miramichi 3.9%
Moncton 7.4%
Fredericton 5.5%
Saint John 8.5%
N
Legend
10.0% 2015 vacancy rate for Campbellton
Vacancy rate in 2015 the same as 2014
Vacancy rate in 2015 higher than 2014
Vacancy rate in 2015 lower than 2014

1.1.1 Private Apartment Vacancy Rates (%) by Bedroom Type New Brunswick

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15
Moncton CMA	4.2	4.9	6.9	5.9	9.4	8.0	12.0	7.7	8.7	7.4
Saint John CMA	14.9	8.3	9.7	9.2	8.2	8.3	9.3	7.6	9.0	8.5
Bathurst CA	**	16.2	12.5	14.6	8.5	6.9	13.8	**	10.9	10.0
Campbellton CA	0.0	**	6.8	11.0	5.3	7.1	**	**	5.6	10.0
Edmundston CA	**	**	**	14.1	8.9	6.4	**	**	10.8	9.8
Fredericton CA	5.4	6.1	5.7	5.6	6.4	5.5	3.6	5.2	5.8	5.5
Miramichi CA	**	0.0	2.8	4.3	2.9	4.2	**	0.0	3.3	3.9
New Brunswick 10,000+	**8.6**	**8.4**	**7.9**	**7.8**	**8.1**	**7.3**	**7.7**	**6.9**	**8.0**	**7.4**

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

↑ indicates the year-over-year change is a statistically significant increase
↓ indicates the change is a statistically significant decrease
- indicates that the change is not statistically significant

Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.2 Private Apartment Average Rents ($) by Bedroom Type New Brunswick

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15
Moncton CMA	542	530	647	640	762	760	906	892	730	727
Saint John CMA	493	491	599	600	714	718	760	790	680	687
Bathurst CA	365	352	450	502	557	618	607	687	508	559
Campbellton CA	387	447	452	463	565	576	787	626	538	529
Edmundston CA	397	409	456	451	529	525	554	542	494	494
Fredericton CA	611	598	684	687	809	829	1,044	1,058	803	813
Miramichi CA	359	461	508	545	587	652	666	689	564	624
New Brunswick 10,000+	**515**	**508**	**608**	**613**	**735**	**744**	**876**	**882**	**705**	**712**

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):
a - Excellent ($0 \leq cv \leq 2.5$), b- Very good ($2.5 < cv \leq 5$), c - Good ($5 < cv \leq 7.5$), d - Fair (Use with Caution) ($7.5 < cv \leq 10$)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.3 Number of Private Apartment Units in the Universe by Bedroom Type New Brunswick

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15
Moncton CMA	452	439	2,805	2,802	7,523	7,668	497	495	11,277	11,404
Saint John CMA	360	383	2,217	2,300	4,737	4,897	1,121	1,161	8,435	8,741
Bathurst CA	132	123	366	357	704	708	109	105	1,311	1,293
Campbellton CA	44	50	346	335	441	436	72	77	903	898
Edmundston CA	54	48	453	458	635	658	70	70	1,212	1,234
Fredericton CA	370	369	1,684	1,670	4,458	4,576	880	884	7,392	7,499
Miramichi CA	29	30	233	233	637	641	45	45	944	949
New Brunswick 10,000+	**1,441**	**1,442**	**8,104**	**8,155**	**19,135**	**19,584**	**2,794**	**2,837**	**31,474**	**32,018**

** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.4 Private Apartment Availability Rates (%) by Bedroom Type New Brunswick

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15	Oct-14	Oct-15
Moncton CMA	4.2	4.9	7.1	6.4	10.0	8.6	12.2	8.3	9.1	7.9
Saint John CMA	15.6	9.3	10.8	9.4	9.2	8.5	10.5	7.6	10.0	8.7
Bathurst CA	**	16.2	13.5	14.6	9.1	6.9	**	**	11.7	10.0
Campbellton CA	0.0	**	7.3	11.0	6.5	7.7	**	**	6.8	10.5
Edmundston CA	**	**	**	14.9	9.6	6.9	**	**	11.2	10.6
Fredericton CA	5.4	6.8	6.0	6.6	6.6	6.0	4.0	5.2	6.0	6.1
Miramichi CA	**	0.0	2.8	4.3	3.2	4.2	**	0.0	3.5	3.9
New Brunswick 10,000+	**8.8**	**8.9**	**8.4**	**8.2**	**8.7**	**7.7**	**8.5**	**7.0**	**8.6**	**7.8**

The following letter codes are used to indicate the reliability of the estimates:
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↓ indicates the change is a statistically significant decrease
- indicates that the change is not statistically significant

Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.5 Private Apartment Estimate of Percentage Change (%) of Average Rent[1] by Bedroom Type New Brunswick

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-13 to Oct-14	Oct-14 to Oct-15	Oct-13 to Oct-14	Oct-14 to Oct-15	Oct-13 to Oct-14	Oct-14 to Oct-15	Oct-13 to Oct-14	Oct-14 to Oct-15	Oct-13 to Oct-14	Oct-14 to Oct-15
Moncton CMA	++	1.7	0.9	++	1.2	++	++	++	1.0	++
Saint John CMA	++	++	++	1.2	0.7	1.5	**	3.8	1.0	1.3
Bathurst CA	**	**	++	**	3.2	**	++	**	2.1	**
Campbellton CA	++	++	1.5	++	1.0	++	**	**	0.9	++
Edmundston CA	++	**	**	++	2.8	++	++	**	3.1	**
Fredericton CA	**	++	3.1	++	1.3	1.6	++	2.4	1.3	1.5
Miramichi CA	0.8	**	**	4.4	1.5	5.7	2.2	-4.7	1.3	6.6
New Brunswick 10,000+	**1.6**	**1.6**	**1.5**	**0.8**	**1.2**	**1.1**	**++**	**2.2**	**1.2**	**1.1**

[1]The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

The following letter codes are used to indicate the reliability of the estimates:

a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)

** Data suppressed to protect confidentiality or data not statistically reliable.

++ Change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0).

n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click Methodology or Data Reliability Tables Appendix link for more details

TECHNICAL NOTE:

Difference between Percentage Change of Average Rents (Existing and New Structures) AND Percentage Change of Average Rents from Fixed Sample (Existing Structures Only):

Percentage Change of Average Rents (New and Existing Structures): The increase/decrease obtained from the calculation of percentage change of average rents between two years (example: $500 in the previous year vs. $550 in current survey represents an increase of 10 percent) is impacted by changes in the composition of the rental universe (e.g. the inclusion of newly built luxury rental buildings in the survey, rental units renovated/upgraded or changing tenants could put upward pressure on average rents in comparison to the previous year) as well as by the rent level movement (e.g. increase/decrease in the level of rents that landlords charge their tenants).

Percentage Change of Average Rents from Fixed Sample (Existing Structures Only): This is a measure that estimates the rent level movement. The estimate is based on structures that were common to the survey sample for both the previous year and the current Rental Market Surveys. However, some composition effects still remain e.g. rental units renovated/upgraded or changing tenants because the survey does not collect data to such level of details.

METHODOLOGY FOR RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts the **Rental Market Survey** (RMS) every year in April and October to estimate the relative strengths in the rental market. The survey is conducted on a sample basis in all urban areas with populations of 10,000 and more. The survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months. The survey collects market rent, available and vacant unit data for all sampled structures.

The survey is conducted by a combination of telephone interviews and site visits, and information is obtained from the owner, manager, or building superintendent. The survey is conducted during the first two weeks of April/October, and the results reflect market conditions at that time.

CMHC is constantly reviewing the Universe of rental structures in the rental market Universe to ensure that it is as complete as possible. Every year, any newly completed rental structures with at least 3 rental units are added to the Universe. In addition to this, CMHC undertakes comprehensive reviews by comparing the Universe listing to other sources of data to ensure that the list of structures is as complete as possible.

CMHC's Rental Market Survey provides a snapshot of vacancy and availability rates, and average rents in both new and existing structures. There also exists a measure for the change in rent that is calculated based on existing structures only. The estimate is based on structures that were common to the survey sample for both the previous year and the current Rental Market Surveys. The change in rent in existing structures is an estimate of the change in rent that the landlords charge and removes compositional effects on the rent level movement due to new buildings, conversions, and survey sample rotation. The estimate of per cent change in rent is available in all Canada and Provincial Highlights publications, and also in the CMA reports (fall survey only). The rent levels in new and existing structures are also published. While the per cent change in rents in existing structures published in the reports are statistically significant, changes in rents that one might calculate based on rent levels in new and existing structures may or may not be statistically significant.

Use caution when comparing changes in statistics from one year to the next. Even if there is a year over year change, it is not necessarily a statistically significant change. These tables include indicators to help interpret changes. ↑ indicates the year-over-year change is a statistically significant increase, ↓ indicates the year-over-year change is a statistically significant decrease, while – indicates that the effective sample does not allow one to interpret any year-over-year change as being statistically significant.

METHODOLOGY FOR SECONDARY RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts a survey of the **Secondary Rental Market** (SRMS) in late summer and early fall to estimate the relative strengths in the secondary rental market which is defined as those dwellings not covered by the regular RMS – rented single-detached homes, semi-detached (double) homes, rented freehold row/townhomes, rented duplex apartments (i.e., one-above-other), rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type), rented condominiums (can be any dwelling type but are primarily apartments), and one or two apartments which are part of a commercial or other type of structure.

The SRMS has three components which are conducted in selected CMAs:

- A Household Rent Survey of all households to collect information about rents in the following CMAs: Abbotsford, Barrie, Calgary, Edmonton, Halifax, Hamilton, Kelowna, Montréal, Ottawa, Québec, Regina, Saskatoon, St. Catharines-Niagara, St. John's, Toronto, Vancouver, Victoria, Windsor and Winnipeg.
- A Condominium Apartment Rent Survey of households living in condominium apartments to collect information about rents in the following CMAs: Calgary, Edmonton, Montréal, Ottawa, Québec, Toronto, Vancouver, Victoria and Winnipeg.
- A Condominium Apartment Vacancy Survey to collect vacancy information in the following CMAs: Calgary, Edmonton, Gatineau, Hamilton, Kelowna, Kitchener, London, Montréal, Ottawa, Québec, Regina, Saskatoon, Toronto, Vancouver, Victoria and Winnipeg.

All three surveys are conducted by telephone interviews. For the condominium apartment vacancy survey, information is obtained from the property management company or condominium (strata) board, or building superintendent and can be supplemented by site visits if no telephone contact is made. For the other two surveys, information is collected from an adult living in the household. All surveys are conducted in late summer and early fall, and the results reflect market conditions at that time.

CMHC publishes the number of units rented and vacancy rates from the condominium vacancy survey. For the condominium rent and household rent surveys, the average rent is published. A letter code representing the statistical reliability (i.e., the coefficient of variation (CV)) for each estimate is provided to indicate the data reliability.

Every year CMHC reviews the method of estimation for Household Rent Survey, which may result in some changes to previously published estimates. All statistics in this report are reflective of the new method of estimation.

DEFINITIONS

Availability: A rental unit is considered available if the existing tenant has given, or has received, notice to move, and a new tenant has not signed a lease; or the unit is vacant (see definition of vacancy below).

Rent: The rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit.

It should be noted that the average rents reported in this publication provide a sound indication of the amounts paid by unit size and geographical sector. Utilities such as heating, electricity and hot water may or may not be included in the rent.

Rental Apartment Structure: Any building containing three or more rental units, of which at least one unit is not ground oriented. Owner-occupied units are not included in the rental building unit count.

Rental Row (Townhouse) Structure: Any building containing three or more rental units, all of which are ground oriented with vertical divisions. Owner-occupied units are not included in the rental building unit count. These row units in some centres are commonly referred to as townhouses.

Vacancy: A unit is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

Definitions of Census Areas referred to in this publication are as follows:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

Data presented is based on Statistics Canada's 2011 Census area definitions.

Acknowledgement

The Rental Market Survey and the Secondary Rental Market Survey could not have been conducted without the cooperation of the rental property owners, managers, building superintendents and household members throughout Canada. CMHC acknowledges their hard work and assistance in providing timely and accurate information. As a result of their contribution, CMHC is able to provide information that benefits the entire housing industry.

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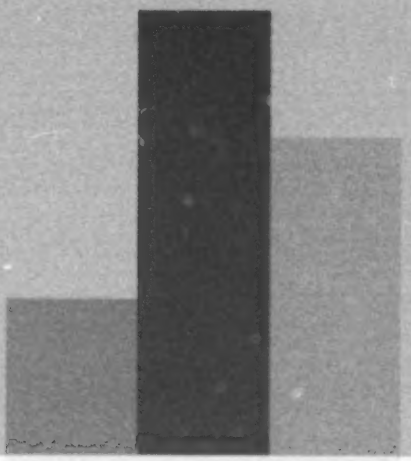

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- Condominium Owners Report
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Northern Housing Outlook Report
- Preliminary Housing Start Data
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